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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/804,796	03/18/2004	Amy Lauer	T634.105.101	8889
25281	7590	02/28/2006	EXAMINER	
DICKE, BILLIG & CZAJA, P.L.L.C.				DAVIS, CASSANDRA HOPE
FIFTH STREET TOWERS				
100 SOUTH FIFTH STREET, SUITE 2250				
MINNEAPOLIS, MN 55402				
				ART UNIT
				PAPER NUMBER
				3611

DATE MAILED: 02/28/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	10/804,796	LAUER ET AL.
Examiner	Art Unit	
Cassandra Davis	3611	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 12 December 2005.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-20 is/are pending in the application.
4a) Of the above claim(s) 10-18 is/are withdrawn from consideration.
5) Claim(s) _____ is/are allowed.
6) Claim(s) 1-3,5,6,8,9,19,22,23,26-28 and 30 is/are rejected.
7) Claim(s) 4,7,20,21,24,25 and 29 is/are objected to.
8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
 Paper No(s)/Mail Date
4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. ____ .
5) Notice of Informal Patent Application (PTO-152)
6) Other: ____ .

DETAILED ACTION

Election/Restrictions

1. Claims 9-18 have been withdrawn from further consideration pursuant to 37 CFR 1.142(b), as being drawn to a nonelected invention, there being no allowable generic or linking claim. Applicant timely traversed the restriction (election) requirement in the reply filed on December 12, 2005
2. Applicant's election with traverse of group 1 in the reply filed on December 12, 2005 is acknowledged. The traversal is on the ground(s) that Group I and Group II are not unrelated and no serious burden on the examiner exists because a search and examination of an entire application can be made without serious burden. This is not found persuasive because Group I is drawn to gift card with sticker and a method of using the gift card with the sticker and Group II is drawn to method of customization of a financial transaction card. The claims of Group II are directed to display a card and giving instruction as to how to customize the card. The requirement is still deemed proper and is therefore made FINAL.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-3, 5, 6, 8, 9, 19, 22, 23, 26, 27, 28, and 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Phillips, U. S. Patent 5,829,790 in view of Spector, U. S. Patent 5,870,718.

3. With respect to claims 1, 19, and 30 Phillips teaches a method of personalizing a card, the method comprising: selecting a sticker 34 from a group of stickers associated with the card; removing the selected sticker 34 from the group of stickers, and applying the selected sticker 34 to the card 20 to personalize the card. Phillips does not teach the card being a store value card.

4. Spector teaches a card having a greeting card portion GS and a gift certificate portion CS. It would have been obvious to one having ordinary skill in the art at the time this invention was made to construct the greeting card taught by Phillips with the gift certificate as taught by Spector to provide all in one greeting card with gift.

5. With respect to claim 2, Phillips teaches removing the selected sticker 34 from the group of stickers supported by a substrate/backing 30, the substrate 30 also supporting the card at fold perforation line 24.

6. With respect to claims 3 and 23, Phillips teaches detaching a portion of the substrate that supports the group of stickers at perforation 24.

7. With respect to claim 5, it is inherent that the gift certificate greeting card will be given to a store employee to utilizing the certificate.

8. With respect to claim 6, it is inherent that the gift certificate is for presentation as a gift to a recipient.

9. With respect to claim 8, the sticker taught by Phillips can be written by hand. See column 2, lines 51-56.

10. With respect to claim 22, Phillips teaches fold lines 222, 224, and 268.

Claim Rejections - 35 USC § 102

11. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

12. Claims 1, 5, and 9 are rejected under 35 U.S.C. 102(b) as being anticipated by Comann, U. S. Patent 5,535,536. Comann teaches substrate 11 having a sticker 14 removably attached, wherein the sticker can be removed from the substrate and attached to a credit card. See column 2, lines 41-44.

Allowable Subject Matter

13. Claims 4, 7, 20, 21, 24, 25, and 29 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Cassandra Davis whose telephone number is 571-272-6642. The examiner can normally be reached on Monday-Friday 8:00-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Lesley Morris can be reached on 571-272-6651. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Cassandra Davis
Primary Examiner
Art Unit 3611

CD
February 21, 2006